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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

<p>Applicant(s): Singh, et al.</p> <p>Serial No.: 09/710,543</p> <p>Filed: 11/9/2000</p> <p>Title: A Method of Designing an Electronic Transaction System</p> <p>Attorney Docket No.: GEMS8081.027</p> <p>Commissioner for Patents Washington, D.C. 20231</p>	<p>Group Art Unit: 2161</p> <p>Examiner:</p> <p>RECEIVED OCT 17 2002 Technology Center 2100</p>
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INFORMATION DISCLOSURE STATEMENT

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Dear Sir:

This Information Disclosure Statement is submitted under 37 CFR 1.97(b)(3).

Applicant(s) submit herewith Form PTO 1449-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

The relevance of the attached references is that this is the closest art of which Applicant is aware. Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

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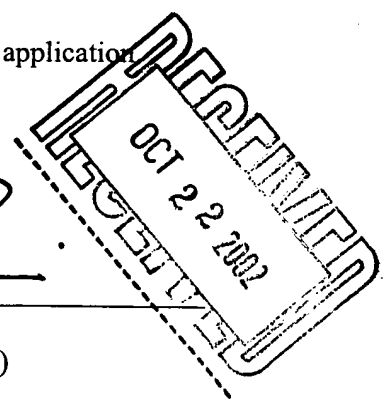
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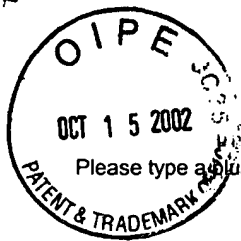
Signature: Jean A. Jordan

[Signature]
I, Mark Wilkinson
Attorney/Agent for Applicant(s)
Reg. No. 48865

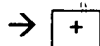
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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/710,543	
	Filing Date	11/9/2000	
	First Named Inventor	Singh, et al.	
	Group Art Unit	2161	
	Examiner Name		
Total Number of Pages in This Submission	20	Attorney Docket Number	GEMS8081.027

ENCLOSURES (check all that apply)		
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	J. Mark Wilkinson
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				Application Number	09/710,543
				Filing Date	11/9/2000
				First Named Inventor	Singh, et al.
				Art Unit	2161
				Examiner Name	
				Attorney Docket Number	GEMS8081.027
Sheet	1	of	1		

[illegible][illegible]

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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